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ABSTRACT

Women comprised 43% of the United States labor force in 1980, up from 29% in 1950. The surge in women's employment is linked to more delayed marriage, divorce, separation, women's increased education, lower fertility, rapid growth in clerical and service jobs, inflation, and changed attitudes toward "women's place." Employment has risen fastest among married women, especially married mothers of children under six. Some 44% of employed women work full-time, year-round, but average $6 for every $10 earned by men working that same amount. This is partly because most women remain segregated in low-paying "women's jobs." Working wives were spending six times more time on housework than married men in 1975, and working mothers of preschool children are hampered by a lack of day-care facilities. Equal employment opportunity and affirmative action have improved the climate for working women but not as much as for minorities. Federal income tax and social security systems still discriminate against two-earner families. Women's position in the labor force should improve with the inroads women are making in some male-dominated occupations and gains in job experience and seniority among younger women who now tend to stay in the labor force through the years of childbearing and early child-rearing. (Author/YLB)

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Abstract—Women made up 43 percent of the U.S. labor force in 1980, up from 29 percent in 1950, and 52 percent of all women 16 and over were working or looking for work compared to 34 percent in 1950. The surge in women's employment is linked to more delayed marriage, divorce, and separation, women's increased education, lower fertility, rapid growth in clerical and service jobs, inflation, and changed attitudes toward "women's place." Employment has risen fastest among married women, especially married mothers of children under six, 45 percent of whom are now in the labor force. Some 44 percent of employed women now work full time, the year round, but still average only $6 for every $10 earned by men working that amount. This is partly because most women remain segregated in low-paying "women's jobs," with few chances for advancement. Among full-time workers, women college graduates earn less than male high school dropouts. Working wives were still spending six times more time on housework than married men in 1975 and working mothers of preschool children are also hampered by a severe lack of day-care facilities. Children of working women, however, appear to develop normally. Equal employment opportunity and affirmative action measures have improved the climate for working women but not as much as for minorities. The federal income tax and social security systems still discriminate against two-earner families. Women's position in the U.S. labor force should eventually improve with the inroads women are making in some male-dominated occupations and gains in job experience and seniority among younger women who now tend to stay in the labor force through the years of childbearing and early childrearing, unlike women in the 1950s and 1960s. (Preparation of this *Bulletin* was supported in part by funds supplied by The Rand Corporation.)

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U.S. Women at Work

By Linda J. Waite

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POPULATION BULLETIN

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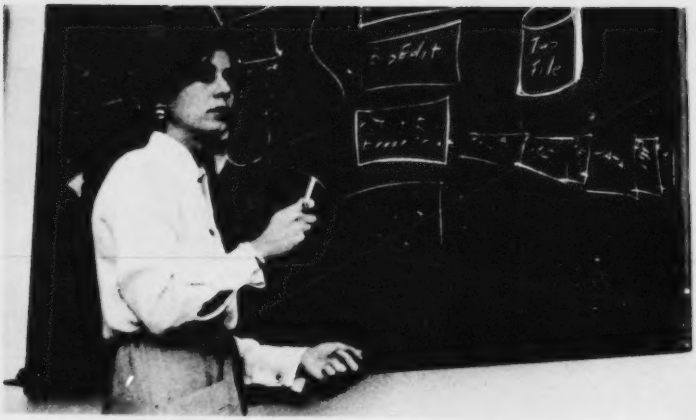
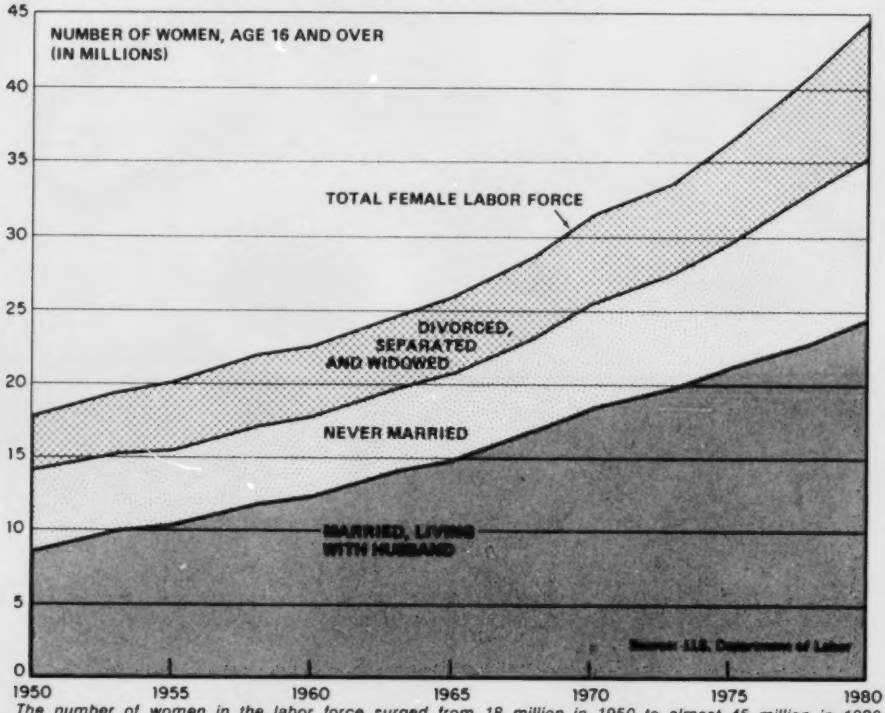


Figure 1. Women in the U.S. Labor Force: 1950-1980



The number of women in the labor force surged from 18 million in 1950 to almost 45 million in 1980. By 1980 women made up 43 percent of the U.S. work force, up from 29 percent in 1950, and 52 percent of all women age 16 and over were working or looking for work, compared to 34 percent in 1950. The increase has been greatest for married women living with their husbands, half of whom held a paid job or were looking for one in 1980.

U.S. Women at Work

By **Linda J. Waite**
The Rand Corporation
Santa Monica, California

Virtually no aspect of American society has been left untouched by the rush of women into the labor market since the mid-point of the 20th century. From childrearing to politics to marketing products for the American consumer, all are different because so many women now hold a paid job outside the home or are looking for one.

Consider the following statistics:

- In 1890, when the U.S. population numbered about 63 million and the government began keeping detailed records of the working population, 4 million women aged 10 and over (then considered "working" age) had a paid job outside the home or wanted one. They made up 17 percent of the work force of 23 million and just over 17 percent of all women aged 10 and over, which also numbered 23 million (see Table 1, page 4).
- In 1950, with the U.S. population up to 151 million, there were 18.4 million women in the labor force.* They represented 29 percent of the work force of 64 million, and a third of the 54 million women aged 16 and over (now the official "working" ages).
- In 1980, the U.S. population totaled 226.5 million and the number of women in the work force was up to 44.6 million. These women made up 43 percent of the labor force of 105 million and well over half (52 percent) of the 86 million women aged 16 and over.

In 1890, almost all adult American women worked certainly, but the work was largely the unpaid, arduous farm and domestic labor performed alongside the men of the family to produce food and goods for the household. Some

*The labor force is made up of both people who are working and those looking for work (the "unemployed"). People neither working nor looking for work are considered to be "out of the labor force."

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Table 1. U.S. Population, Labor Force, and Labor Force Participation: 1890, 1950, 1980

	1890	1950	1980
Total U.S. population	62.9 million	151.3 million	226.5 million
Total labor force	23.3 million	63.9 million	104.7 million
Total women in labor force	4.0 million	18.4 million	44.6 million
Women as percent of labor force	17.2%	28.8%	42.6%
Total men in labor force	19.3 million	45.4 million	60.1 million
Men as percent of labor force	82.8%	71.2%	57.4%
Total women of working age[a]	23.1 million	54.3 million	86.4 million
Percent in labor force	17.3%	33.9%	51.6%
Total men of working age[a]	24.4 million	52.4 million	77.7 million
Percent in labor force	79.0%	83.6%	77.4%

Sources: 1890 and 1950: U.S. Bureau of the Census, *Historical Statistics of the United States: Colonial Times to 1970* (Washington, D.C.: U.S. Government Printing Office, 1975) pp. 8, 127-128; 1980: U.S. Department of Labor, Bureau of Labor Statistics (BLS) Report 643, "Employment in Perspective: Working Women, Summary 1980," and BLS personal communication.

[a]Age 10 and over in 1890, age 16 and over in 1950 and 1980.

40 percent of the U.S. population still lived on farms. Three-quarters of the women who did work for pay outside the home were single and only 4.5 percent of married women were in the paid labor force. During the early decades of the 20th century, the farm population declined as people moved to towns and cities, industry spread, and men moved from work at home to work in the marketplace. Newly organizing unions began restricting women's access to trade and craft jobs, chiefly in order to limit competition from low-wage workers, thus setting off the segregation of industrial jobs by sex.[1] In any case, women's place was still considered to be at home, raising children and managing what increasingly became household consumption and less and less home production. Even as late as the 1930s, women who left home to work for pay "mainly represented a population of the dispossessed, coming primarily from poor backgrounds."[2] In 1940, just over a quarter (26 percent) of adult women were in the paid labor force.

World War II drew many women into the work force to fill the jobs left vacant by men, and late in the war, with "Rosie the Riveter" in full swing, the labor force participation rate of women aged 16 and over reached 37 percent. With peace, many of these women returned home—but not for long. The participation rate began climbing again in the 1950s and by 1980, 52 percent of the U.S. female population of working age (45 million women age 16 and over) either had a job or was looking for one—up from 34 percent (or 18 million women) in 1950. The participation rate for men, meanwhile, had slipped from 84 percent to 77 percent as more and more younger men delayed starting work and older men retired earlier (Table 1).

The most rapid increases in women's employment have occurred among groups who were least likely to work in the past—married mothers and especially mothers of preschool children. During the 1950s and 1960s, women still tended to drop out of the labor force while their children were young. But in the 1970s, the participation rate for women aged 25 to 34—the prime ages for childbearing and early childrearing—went up by more than half—from 43

percent in 1970 to 65 percent in 1980. And women are now more likely to work full time, year round than in the past. Commenting on these changes, Isabel Sawhill, former Director of the National Commission for Manpower Policy and now with the Urban Institute, says:

"To me these trends suggest a whole new set of social expectations among the younger generation and indeed we have evidence of a marked shift in attitudes about 'women's place,' especially among the young and the well-educated."[3]

Why the influx?

The surge in women's employment appears linked with demographic, social, and economic shifts in American society over the past 30 years. Demographically, more women now are still unmarried or divorced or separated and such women have always been much more likely to work than married women. The country's divorce rate doubled from 2.5 to 5.0 per 1,000 population between 1965 and the late 1970s, for example, and the proportion of women aged 20 to 24 who had not yet married was 49 percent by 1979 —up from 28 percent in 1960. In 1979, one of every nine women in the work force—5 million in all—was a divorced, separated, widowed, or never-married woman maintaining her own family.[4]

But married women living with their husbands have been in the vanguard of women's rush into the paid labor force. The numbers of married women workers soared by nearly 6 million in the 1970s and, by March 1980, 25 million wives, exactly half of all married women living with their husbands, were working or looking for work. They made up 56 percent of the female labor force, with a quarter more still unmarried and the remaining 19 percent divorced, separated, or widowed women (Figure 1, page 2).

Falling fertility since the mid-1960s means that more married women now have either no children or the relatively small families which make employment outside the home easier to manage. But

World War II drew women into the labor force in record numbers. With peace, many of these women returned home—but not for long.

employment rates have gone up fastest among mothers, especially mothers of preschool children. In 1950, just 12 percent of married mothers with children under six were in the labor force; by 1980, the rate was up to 45 percent. Married mothers of children under 18 are now more likely to hold a job outside the home (54 percent) than to be full-time housewives.

In the second half of the 1970s, for the first time, more women than men among recent high school graduates were enrolled in college and by 1979 total college enrollment was higher for women than for men.[5] Higher education contributes to women's employment because it paves the way to remunerative, attractive jobs and perhaps changed social attitudes toward women's roles. Today a paid outside job is not only socially acceptable for a wife and mother but even socially expected—even for affluent women.

But most women in the labor force are there because they must be. As Urban

Institute economist Nancy Barrett points out:

"Of the nearly 37 million women in the labor force in 1975, 8.5 million were single (never married); 6.9 million were widowed, divorced, or separated; and 9.5 million were married to husbands who earned less than $10,000 per year." (The Bureau of Labor Statistics estimates that it took $9,838 for a family of four to maintain a low standard of living in 1975.) "These figures total 24.9 million women—68 percent of the female labor force—who are clearly working because of necessity."[6]

In the 1970s, even better-off married women have been compelled to work because of inflation and recessions that have hit hardest in manufacturing industries that traditionally employ mostly men. A National Bureau of Economic Research analyst observes: "Without the enormous influx of women into the job market, the impact of inflation on our living standards would be far more severe." And he points out that if the husband or wife in a two-income family is laid off, "the wages of the other become a form of unemployment insurance."[7] In 1978 the median income of husband-wife families with the wife in the paid labor force was $22,110 compared to $16,160 for such families where wives were not working for pay.[8] That difference not only spurs the demand for expensive cars, furniture, and vacation trips but also gives two-earner families the margin to cover necessities like children's education and a home. With the average cost of a new single-family, detached dwelling up to more than $60,000 by 1978, for example, "most families have to have at least two incomes to afford a new house," observes a National Association of Home Builders economist.[9]

A final important reason for the influx of women into the labor force is that the jobs were there. In the past 30 years, growth has been tremendous in clerical and service jobs and in service industries like banking, insurance, and real estate and these have always been heavy users of female labor.

Women workers' problems unchanged

While the American labor force, economy, and family have been changing with the rapid increase in women workers, the lives of these women by and large have not. Women have made inroads into male-dominated industries and professions but most women workers are still clustered in "women's jobs" in retail trades, services, and government that provide few chances for advancement. These jobs also pay less than "men's jobs" do which helps explain why women working full time, the year round, still earn only about $6 for every $10 earned by men working the same amount, a ratio that has remained about the same since 1955 when the government began keeping such data. In fact, among full-time, year-round workers in 1979, the average income for women with bachelor's and advanced

By Jim Beavers—The Rand Corporation

Tremendous growth in service and clerical jobs has been one reason for the influx of women into the labor force over the past 30 years.

Table 2. Labor Force Participation Rates for U.S. White Women, by Age: 1890-1980

Age	Percent in labor force								
	1890	1900	1920	1930	1940	1950	1960	1970	1980
14-19[a]	22.3	23.8	27.5	21.9	18.7	23.6	40.3	45.6	62.9
20-24	27.9	29.4	36.7	41.4	45.8	44.1	45.7	57.7	73.0
25-34	14.5	16.8	21.5	24.9	31.8	30.5	34.1	43.2	63.3
35-44	9.9	12.2	16.5	19.1	25.2	33.7	41.5	49.9	62.9
45-54	9.8	11.3	15.4	17.3	20.8	32.0	48.6	53.7	58.6
55-64	9.3	10.2	12.6	13.8	15.7	23.1	36.2	42.6	40.6
65 and over	6.0	6.7	6.1	6.5	5.5	7.7	10.6	9.5	7.7
Total, 14 and over[a]	15.8	17.2	20.7	21.8	24.5	28.4	36.5	42.6	51.3

Sources: 1890-1950: Gertrude Bancroft, *The American Labor Force: Its Growth and Changing Composition* (New York: Wiley, 1958) p. 33; 1960, 1970: *Employment and Training Report of the President* (Washington, D.C.: U.S. Government Printing Office, 1980) p. 225; 1980: U.S. Department of Labor, *Employment and Earnings*, Vol. 27, No. 9 (Washington, D.C.: U.S. Government Printing Office, 1980) Table A-4, p. 23.

[a]These figures include ages 14-19 for the years 1890-1950 but only ages 16-19 for 1960-1980.

college degrees ($14,735) was less than the average for male high school dropouts ($14,806). And most working wives and mothers still face the "superwoman squeeze"—juggling home and family chores for which they are still primarily responsible in addition to their responsibilities on the job.

Many observers worry about the adverse impact a mother's decision to work might have on her children and middle-class women in particular are still ambivalent about this issue. Compounding their agonizing choice is the lack of day-care facilities. In 1980, for example, there were only 1.6 million licensed day-care slots—private, public, and commercial—while 7 million preschool-aged children had working mothers. And "flextime"—alternative work schedules that might allow mothers and fathers to share child care—is still available to only 6 percent of all full-time workers.

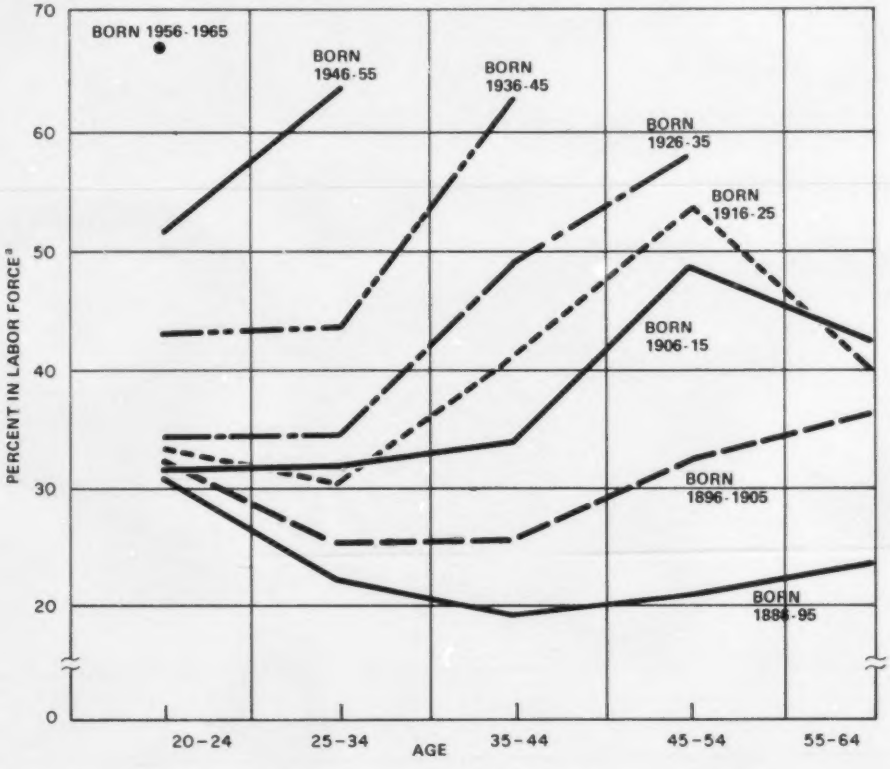
Equal employment opportunity and affirmative action measures have improved the climate for working women in the 1970s but not as much as for minorities. And the federal personal income tax and social security systems have not caught up with the fact that the traditional family in which the husband works outside the family and the wife is a full-time homemaker is now a dwindling percentage of the American population. Only 27 percent of American families with children under 18 still filled this description in 1978. This figure dropped to 7 percent when limited to families with four persons, mainly those with two children.[10]

These are the issues that are explored in this *Bulletin* after a look at how women's lifetime working patterns have changed over the past several decades.

How the Generations Compare

Women have changed their lifetime patterns of labor force participation several times since the turn of the century. This is evident in Figure 2, which shows the proportion of women working or seeking work at different ages for groups of women born in the same time period (birth cohorts), and Table 2, which gives labor force participation rates by age for white women at ten-year intervals from 1890 to 1980 (except for 1910). Figure 2 shows the pattern of labor force par-

Figure 2. Labor Force Participation Over a Working Life of U.S. Women Born in Selected Time Intervals: 1886-1965



Sources: See Table 2.

[a]Number in labor force as percent of total noninstitutional population in group specified.

Note: For women born between 1886 and 1915, the first age plotted is 14-24 years. Each group (birth cohort) reaches each age interval according to the midpoint of their birth years. Thus, the cohort born 1886-95 reached 25-34 in 1920 and ages 55-64 in 1950. The cohort born 1916-25 reached ages 25-34 in 1950 and ages 45-54 in 1970.

ticipation for the same women over their lifetimes, whereas Table 2 shows participation rates for women of different ages in a particular year.

In the early years of this century, the typical woman worker was young and single and she worked in places like the textile mills and shoe factories of New England. Generally she left the labor force when she married and returned only if personal tragedy forced her to work to support herself and her family—which, as Figure 2 and Table 2 show, happened infrequently. Her lifetime work pattern showed a single peak (bottom line of Figure 2).

World War II, and the economic boom which followed, caused a change to a two-peaked lifetime employment pattern for women. Figure 2 shows that women born from 1916 to 1925 were the first to show this pattern of high employment rates while young and presumably unmarried, dropping off during the ages

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of childbearing and rearing (25 to 44), and rising again during middle age. At ages 25 to 34 when their children were likely to be young, women in this cohort had lower employment rates than women born just before them (1906-15), but they reentered the labor force at record rates in their late thirties and forties. Part of the reason was the rapid expansion in the demand for female labor after World War II—mostly because of growth in service and clerical jobs. At the same time, the supply of young, single, female workers—those who had always filled those jobs—declined because women were marrying earlier and having more children. Employers responded to this shortage by hiring a new type of female worker—the older, married woman whose children were no longer young. The two-peaked pattern of lifetime labor force participation resulted.

Women born from 1936 to 1945 during the Depression years and World War II have been more likely to work at all ages than those born earlier, but they also reduced their labor market activity during their twenties and early thirties—the peak years of childbearing and early childrearing. This generation of women is especially remarkable for the high levels of employment they reached during their mid-thirties to mid-forties. The following generation of women born during the baby boom (1946-55)—who are now in their twenties to early thirties—shows a sharp break from past patterns in both the extremely high employment rates at young ages and the continuation of those high rates during the prime childbearing years.

Teenagers and women in their twenties have accounted for much of the recent large increase in women's labor force participation. These young women are now staying in school longer and delaying marriage and childbearing more than their mothers and grandmothers did and these changes increase the availability of women for at least part-time work. However, it is changes in the behavior of these same young women when they do eventually marry and begin families that are causing the real difference between their lifetime working patterns and those of earlier generations of women. In the 1950s and 1960s, virtually all women left the labor force when they had a child.[11] In the 1970s, this pattern changed so that by 1980 more than 40 percent of mothers with children under three years of age were working for pay or seeking such work. Young women currently entering the labor force tend to have a much stronger attachment to working than older women had at their age. As a result, female workers under 35 have more job experience and seniority and probably better jobs and higher wages than today's middle-aged women had when they were under 35.

These women's employment rates are likely to stay high throughout their lifetimes. As they age, they will be replacing older women workers whose lifetime employment rates have been much lower and this alone will change the size and nature of the female labor force over the next several decades. It could be that women now working at record rates in their twenties and thirties may decide to retire earlier than previous generations of women workers. But this seems unlikely, because for every previous generation the childbearing years marked a low point of labor market activity and if employment changed from this level it rose rather than fell. It also seems unlikely that young women reaching adulthood in the coming decades will revert en masse to the older pattern of leaving the labor force during the early years of marriage and motherhood.

Work and Family

There is no question that the recent flow of women into the U.S. labor force has changed the American family as much as it has changed the American labor force. Such basic family determinants as when and whether women marry and their relationship with their husbands,

when and whether these couples have children and how many they have, and who raises the children, are all influenced by women's employment.

Marriage

When—and even whether—women marry may depend on their opportunities for paid employment. For some women employment may make marriage financially feasible, with their earnings functioning as a sort of modern dowry. And men might find marriage to a working woman attractive because two people would share the task of supporting the couple and setting up and furnishing a household. On the other hand, the same earnings that make marriage feasible for a woman and make her attractive to a man as a potential partner may decrease the attraction that marriage holds for her. Working women have less need for the financial support that traditionally goes with marriage and they may prefer their independence over the prospect of dependence on a husband with its concomitant obligations or of sharing their earnings with him. At the same time, employed women may meet more eligible men than those who do not work, thus increasing their chances of receiving a marriage offer they can't refuse.

Sociologists Samuel Preston and Alan Richards found that proportions of single women at age 22 to 24 were likely to be higher in local areas where jobs for women were plentiful and their earnings relatively good compared to men.[12] This seems to indicate that women delay marriage when they have numerous prospects for jobs that pay well. If this is so, it appears that while employment may make marriage more feasible it also makes it less desirable—at least for women.

Research on marriage patterns in Sweden during this century supports the same conclusion.[13] But this study also found that employment of older single women increases the likelihood that they will marry eventually, suggesting that work opportunities for women do not cause them to avoid marriage entirely, but rather to delay it.

Household division of labor

A working woman may think twice about marriage because of the added burdens it can entail. These suspicions were confirmed by time-use surveys of the 1960s which showed that employed wives were not trading housework for employment but adding a paid job to their domestic job. Wives who worked outside the home were still left with all the household tasks that housewives usually do. Husbands contributed virtually no time to housework and this was true whether the wife worked outside the home or not.

Analyzing these data, sociologist Joann Vanek found that when work is defined as time spent in paid employment plus time spent in household tasks and child care, full-time housewives worked the fewest hours and employed wives the most, with married men falling in between.[14] In families with young children, working mothers were putting in about 80 hours per week compared with 65 for their husbands.

As might be expected, these working wives in the 1960s spent fewer hours on housework than full-time housewives, but when their job time was added in their weekly workload totaled many more hours than that of any other group. They found much of this extra time for catching up on household tasks on weekends. For married men and housewives, by contrast, weekends provided time for leisure.

This rather grim picture of the life of the working wife and mother is tempered somewhat by national survey data for the mid-1960s analyzed by Vanek which indicate that most wives—both employed and housewives—do not want more "help" with housework than they already get from their husbands. Apparently, wives have as much trouble relinquishing control over household

tasks as their husbands have assuming responsibility for them.

Even if a woman does not want "help" with the housework, her feelings about how household tasks should be divided and her perception of her husband's contribution to housework affect whether she has ever considered divorcing him. Sociologists Joan Huber and Glenna Spitze asked each partner in a survey of married couples if they had ever thought of divorcing their spouse.[15] They found that women who believe that housework should be shared equally if both spouses work full time are more likely to have considered divorce at some time than those with more traditional views, and each additional household task that a husband performs at least half the time decreases the likelihood that a woman has considered divorce. The time diary studies analyzed by Vanek suggest that women who want their husbands to share housework rarely find that reality matches their ideals.

Despite continuing press stories of working wives' overload, surveys show changes in time use since the 1960s that suggest that American couples have developed strategies to lighten the work burden for two-earner families with children. The main strategy, however, appears to be a substantial reduction in the wife's average time spent on the job.

Both men and women reduced their hours on the job between 1965 and 1975. The reduction was small according to the Census Bureau's Current Population Survey, which monitors labor force trends regularly, but substantial according to the time-budget data from University of Michigan studies shown in Table 3. Among people working at least ten hours a week, married women cut their average working time per week by nearly 8 hours (34.3 to 26.5 hours) compared to 3.4 hours (44.7 to 41.3 hours) for married men. Married persons of both sexes also reduced time spent in travel to work.

By 1975, as shown in Table 4, married women were still putting in nearly six times as much time on housework (143 minutes or 2 hours and 23 minutes per day) as married men (25 minutes a day). But their housework time was also down from the average of 181 minutes (or about 3 hours) per day of 1965, while married men's housework time had gone up—by a scant two minutes a day. As a result of these and the other shifts shown in Table 4, employed wives in 1975 averaged no more time on the job plus work at home than married men

Table 3. Weekly Hours at Work for Employed Persons, by Sex and Marital Status: 1965 and 1975

Sex and marital status	Average hours spent per week[a]					
	Normal work			Travel to work		
	1965	1975	Percent change	1965	1975	Percent change
Men						
Married	44.7	41.3	- 7.6	5.0	4.5	-10.0
Unmarried	46.0	35.2	-23.5	3.9	4.4	+12.8
Total	44.9	39.9	-11.1	4.8	4.2	-12.5
Women						
Married	34.3	26.5	-22.7	3.2	2.3	-28.1
Unmarried	34.9	35.6	+ 2.0	3.6	3.7	+ 2.8
Total	34.6	30.8	-11.0	3.4	2.9	-14.7

Source: Frank P. Stafford, "Women's Use of Time Converging with Men's," *Monthly Labor Review*, Vol. 103, No. 12 (December 1980) Table 1, p. 57.

[a] For those employed 10 or more hours per week.

Table 4. Time Use of Working Adults at Work and at Home, by Sex: 1965 and 1975

(Minutes per day)

Sex and marital status	Labor market time[a]							
	Total[b]		Main job		Second job		Travel to work	
	1965	1975	1965	1975	1965	1975	1965	1975
Average	409	367	350	316	7	3	37	33
Married men	451	428	383	365	9	7	43	40
Unmarried men	454	353	394	309	8	2	33	34
Married women	337	276	294	242	2	0	28	21
Unmarried women	350	353	300	305	5	0	31	32

	Personal care		Education		Organizations		Social events	
	1965	1975	1965	1975	1965	1975	1965	1975
Average	647	662	11	20	16	15	39	34
Married men	639	642	10	18	16	15	35	29
Unmarried men	636	667	20	34	15	12	76	48
Married women	652	685	4	7	9	16	30	35
Unmarried women	671	684	17	20	23	10	46	36

Source: Frank P. Stafford, "Women's Use of Time Converging with Men's," *Monthly Labor Review*, Vol. 103, No. 12 (December 1980) Table 2, p. 58, based on national time-use surveys conducted by the Survey Research Center of the University of Michigan.

did—515 minutes or just over 8½ hours a day, compared to 523 minutes a day for men, as seen in the last column of the upper panel of Table 4.

Most of the decline in wives' housework time results from shifts in the demographic characteristics of working wives—they are younger and have more education, higher incomes, and fewer children than their working mothers before them. But there have been other reasons, too. Families at all levels of education and income seem to have changed the way they spend their time and money. For example, families with two earners could follow several strategies to reduce time spent in housework. First, they could shift some of the work to other family members, to paid help, or to purchased services, as many of them are evidently doing. With the rise in families with working wives, fast-food restaurants, convenience-food producers, and manufacturers of fitted bedsheets are prospering, according to a Conference Board economist, who noted that a recent study found that families in which both spouses work spend 25 percent more in restaurants each year than those in which only the husband is employed.[16] Second, they could cut the time spent in housework with the aid of labor-saving devices (microwave ovens, for example). Or, third, they could simply decide to let things go, lower their standards, and do less housework. Lower standards do not necessarily mean no standards. Houses whose occupants

(Minutes per day)

Work at home									
Housework		Household repairs, upkeep, gardening		Child care		Shopping, financial		Total work time	
1965	1975	1965	1975	1965	1975	1965	1975	1965	1975
76	64	8	13	19	19	47	40	559	503
23	25	13	18	17	15	44	37	548	523
37	38	2	10	5	5	36	29	534	435
181	143	4	10	29	31	51	55	602	515
121	89	2	7	19	27	56	41	548	517

Active leisure		Passive leisure				Total nonwork time		Sample size[c]	
		TV viewing		Other activities					
1965	1975	1965	1975	1965	1975	1965	1975	1965	1975
24	34	84	117	60	55	881	937	864	557
26	31	103	132	62	51	891	918	448	248
27	59	73	118	57	66	904	1004	73	86
23	24	59	105	62	53	839	925	190	119
16	24	66	94	54	55	893	923	152	104

[a] Labor market participation was defined by 10 or more hours of work per week.

[b] Including time at lunch.

[c] Subgroup sample sizes may not add to totals due to missing data.

are out all day at work, day care, or school take less cleaning and tidying than houses that are occupied all day.

However working wives are managing to reduce housework time, they now devote more time to leisure activities as a result. By 1975, as economist Frank Stafford points out and seen in Table 4, working wives averaged nearly as much time as married men in watching TV (105 minutes, or 1¾ hours a day, versus 2 hours and 12 minutes) and more time at social events and in personal care.

Fertility

The fewer children a woman has, the more likely she is to be employed outside the home. This shows up consistently in studies of fertility and women's labor force participation. Among ever-married women aged 35 to 44 in 1978, for example, those currently in the labor force had 2.7 children, on average, compared with 3.2 among women not in the labor force. This lower fertility among employed women is true among women of all ages and all ethnic groups, as Table 5 shows, and for divorced, widowed, and separated women as well as the currently married. Generally employed women have the fewest children and women not in the labor force the most, with the unemployed falling in between. The lower fertility of young working women could be due to timing—perhaps those with jobs delay childbearing in order to establish themselves at work or to accumulate assets before

Table 5. Children Ever Born per Woman, by Employment Status, Age, and Ethnicity: 1978

Age and employment status	Children per woman			
	White	Black	Hispanic	Total
18-24				
In labor force	0.2	0.06	0.5	0.3
Not in labor force	0.8	1.0	0.9	0.8
25-34				
In labor force	1.2	1.8	1.6	1.3
Not in labor force	2.1	2.6	2.5	2.1
35-44				
In labor force	2.6	3.4	2.8	2.7
Not in labor force	3.0	4.6	3.5	3.2

Source: U.S. Bureau of the Census, "Fertility of American Women: June 1978," *Current Population Reports*, Series P-20, No. 341 (Washington, D.C.: U.S. Government Printing Office, 1979) Table 9, pp. 36-43.

starting a family. But the lower fertility of employed women at ages 35 to 44 suggests that working women are likely to end up with smaller families since virtually all American women complete their childbearing by the time they reach their mid-thirties.

Exactly why low fertility and high labor force participation are linked has puzzled researchers for some time. Sociologists and demographers have argued that women may reduce their family size to give them time to work or that women who, for whatever reason, have few children therefore have time to work. Economic theorists—including such notables as Jacob Mincer and Richard Easterlin—have argued that it is not that fertility and wives' work affect each other, but that both respond to changes in such economic factors as the husband's income.[17]

Clearly, whether women work depends in part on their recent childbearing; having young children greatly reduces the chances that a woman will be in the labor force, although young children seem to be inhibiting their mothers' employment less now than in the past.[18]

But one recent study concluded that when young women make plans for their future work and childbearing they reduce their expected family by almost one child if they plan to work later in life.[19] Contradictory evidence comes from two other studies which both suggest that women who have had a baby recently often reduce their employment as a result but working women are not less likely than others to have a baby.[20] Sociologist James Cramer clarified these divergent findings; his research showed that the relationship between family size and wife's employment depends on whether one is talking about the short or the long run.[21] To quote University of Arizona sociologist Michael Hout, it appears:

> "... in the short run the discomforts of pregnancy and the demands of newborns decrease labor force participation and thereby account for the negative association between fertility and employment while, in the long run, fertility is curtailed to accommodate career commitments."[22]

These findings suggest that families do make conscious trade-offs between the wife's employment and children. As recent Census Bureau surveys show, most young wives still expect to have at least two children and relatively few Americans apparently choose to forego children altogether or limit their families

to one child.[23] Demographer Judith Blake argues that this is because American society contains so many pressures toward parenthood and most people still view the only child as disadvantaged.[24] Once families have had two children, however, those with working wives are more likely to stop there than are those with full-time housewives. But even working wives committed to their careers usually take some time off during pregnancy and after childbirth. The result is the situation Hout describes, in which wives' employment responds to their fertility in the short run and family size depends on wives' employment in the long run.

Two-earner families who want at least two children reconcile the demands of the parent and worker roles in a number of ways. In the 1950s and early 1960s, women dropped out of the labor force at the birth of their first child and returned at some later time—perhaps when all the children had reached school age, or left home. If a family decides that the wife will devote full time to childrearing when the children are young, then a woman who wants to work as many years as possible will have few children spaced closely together. Economist Susan Ross found that college-educated women had children more quickly after leaving school than those with less education, and spaced their children closely, perhaps to allow the wife to return to work quickly.[25] But if a husband and wife decide that the wife will continue working while the children are young, they might suffer the least strain if they don't have their children close together and if the wife works part time rather than full time while the children are young.

In fact, 55 percent of married mothers of preschool-aged children currently do not work outside the home at all (see Table 6, page 22). Those who want to work when their children are older simply work fewer years during their lifetime or space their small families closely. In 1980, 45 percent of married mothers of children under six were, however, in the labor force and they must divide their time between family and work. One out of three works part time.[26] Some share child care with their husbands, working alternate shifts. Some find someone else to care for their child—a friend, relative, or day-care center. And Stafford's analysis of the 1975 time-use study shows that, among the college-educated, these working mothers of young children spend a good deal of time caring for each child and that they find this time by giving up sleep and passive leisure such as watching TV.[27]

New family strategies for combining children and jobs seem to be evolving, especially among the college-educated. Stafford suggests that college-educated women are increasingly aware of the costs of staying out of the labor force for ten years to raise two children to school age. These costs include not only the wages a woman would have earned during those years but also the increase in wages which accompanies on-the-job training and seniority. He concludes that families are tending to trade a short period of considerable stress when both parents work and their children are young for the long-run career and income advantages which result from continuous employment by the wife. It should be noted, though, that the stress felt by a working mother of preschool children generally is not shared by her husband; Stafford's time-budget studies show that the father of a young child increases his time in housework and child care relatively little when his wife works.

Child care

With the rapid increase in mothers' employment, many are asking: Who cares for the children while their mothers work? This question can be answered fairly well for children over three but not for the youngest children. According to the Census Bureau, 54 percent of three-to-six-year-old children of working mothers were cared for during the day

by a parent in 1975; 20 percent were cared for by another relative; 22 percent by someone unrelated to them, either in their own home or that person's home; and only 4 percent went to a day-care center.[28] Nine out of ten children between 7 and 13 were cared for by a relative before or after school or fended for themselves. In 1980, there were an estimated 2 million "latchkey" children this age—children who come home to empty houses.[29]

In 1980 also, as noted, with the mothers of 7 million children under age six out working, there were only 1.6 million slots in licensed day-care centers—60 percent of which are commercially run.[30] Some of these slots are taken up by children of nonworking mothers, of course, and in any case, few day-care centers accept very young children. Working mothers of three-to-five year-olds—like nonworking mothers—are increasingly relying on nursery schools to provide child care for at least part of the day. By 1976, nursery school and kindergarten enrollment of children of working mothers ranged from 26 percent for three-year-olds to 82 percent for five-year-olds.[31]

Most working mothers of children under three must evidently rely on babysitters and relatives. Some have someone come into their home while they work; others take their child to someone else's home for care. But as more middle-aged women work, the pool of potential childcare givers shrinks. One cannot ask grandmother to care for the baby if grandmother already has a job.

So far American working mothers of preschoolers have received little help from government and business. Feminist Betty Friedan notes: "We are one of the few developed nations in the world that do not have serious child-care programs."[32] A $15 billion federal program aimed at making "quality child care" available to all, approved by Congress in 1971, was vetoed by President Nixon on the grounds that such government interference could threaten family life. That conservative sentiment has helped defeat the numerous day-care bills subsequently introduced in every congressional session. Since 1977, however, parents have been permitted a tax credit of up to $400 for annual child-care costs per child, not to exceed $800 per family (while the actual annual cost per child averages $2,500).[33] Also, federal funding channeled to such child services as Head Start and Aid to Families with Dependent Children—more than $2.5 billion in 1980—has helped development of nonprofit day-care centers but may disappear with the budget-slashing that ushered in the Reagan administration.

Day-care centers provided by companies for children of their employees—popular for a while in the 1960s—dwindled during the 1970s as federal funds dried up and companies found them expensive to run and under-utilized. More promising is "flextime"—alternative work schedules which would allow parents to share child care—which some 17 percent of U.S. companies and 237 government agencies were trying by 1979, according to Georgetown University business professor Stanley Nollen. Nollen estimates that 30 percent of all American workers will be "flexing" their own schedules by 1990.[34]

But flextime can only solve child-care problems if fathers are willing to cooperate and companies accommodate those who do. In 1973, according to one study, parents in one quarter of all two-earner families split the care of their children during work hours.[35] But one large company executive interviewed by *Newsweek* in 1980 noted that employees who request time off for a PTA meeting, for example, "often risk a slip down the career ladder—especially if they're male,"[36] and with some exceptions, this seems to be the prevailing business sentiment so far.

Do maternal employment—and day care—harm children? Searching for the answer to this question which so concerns families and policymakers, Urban

Institute sociologists Kristin Moore and Sandra Hofferth recently reported: "The overwhelming consensus of different studies is that most children of working mothers seem to develop normally and well."[37] They point out important factors that affect the impact of a mother's working on her children: the quality of substitute care, whether or not a working mother would really prefer to be at home and whether she works full time or part time, and the amount of approval her working receives from family and community.

Employed mothers do spend only about half as much time as full-time housewives in the company of their children, they find—three hours a day for children under three and slightly less for older children. But the quality of this time "is more important to child development than is the sheer quantity of interaction or stimulation." And, contrary to the fears of many, the infants of working mothers appear to establish "normal attachments to their mothers."

Children of working mothers do more housework than those of full-time homemakers. And daughters of working women tend to have less traditional views of marriage and sex roles than daughters of nonworking women. As for day care, Moore and Hofferth report research that shows that children in day care tend to get more colds and flu and become more peer-oriented and agressive than other children. But this may be due to "too large a group or too low a ratio of adults to children," they remark.

They also note that "several researchers have reported that sons of working mothers, especially among middle-class families, have lower grades or lower intelligence scores than do sons of nonworking, middle-class mothers." But "conversely, daughters of working mothers of all classes and sons of lower-class working mothers have been found to have better academic performances and higher educational aspirations than do children of nonworking mothers."

Photo by Carl Haub

The overwhelming consensus of different studies is that most children of working mothers seem to develop normally and well.

Divorce and remarriage

A wife's earnings may enhance marital stability because they increase a family's income but they may also give her the financial independence to get out of a bad marriage.

The study mentioned earlier which explored couples' thoughts of divorce found that 30 percent of these working wives and 22 percent of their husbands had considered divorce at some point and the longer the wife had worked in the preceding ten years the greater the chances that either spouse had thought of divorce.[38] In this study, spouses' thoughts of divorce were not linked with the amount that the wife's earnings contributed to family income. But several studies have found that when women earn high incomes the chances increase that they will eventually divorce.[39]

That a wife's earnings can give her the independence to dissolve an unsatisfactory marriage among lower-income couples as well is suggested by experimental income-maintenance programs where "earnings" came from government income transfers. The rate of mari-

tal breakups increased for both white and black couples receiving such transfers, indicating that the improved economic well-being resulting from this income was less important than the increased ability to leave the marriage.[40]

Income transfers also affected remarriage among divorced women enrolled in these income-maintenance programs. For women who had been divorced less than four years at the start of the program, they seemed to buy the independence to delay remarriage. But for those who had experienced the independence of being divorced for more than four years, income supplements apparently served as a sort of dowry to encourage remarriage sooner than among women not receiving such supplements.[41]

Conflict between work and family

A 1977 Quality of Employment Survey gives some clues on how women's increased employment is affecting their family life and leisure time.[42] Among both the working men and women with families surveyed, one out of three reported moderate or severe conflict between work and family life. Married men, who work longer hours than employed married women with families, on average, tended to report that excessive hours on the job cut down on the time they could spend with their families. Women more often reported that they had trouble scheduling their work and family activities satisfactorily or that work caused fatigue and irritability that affected their family life. Men married to full-time housewives did not report less work-family conflict than those married to working women, suggesting that a wife's employment does not generate work-family conflict for men—at least as measured in this survey.

The men surveyed reported significantly greater satisfaction with their leisure and family life than the working mothers did. Unlike the women surveyed, these men might have counted child care and home chores as leisure activities, the researchers suggest, because men do so few of either and generally do the easiest and most agreeable tasks.[43]

Family economic well-being

One of the most visible contributions that working wives make to their families is additional income. In a recent publication, the Department of Labor points out that the wife's earnings frequently raise a family out of poverty. In 1979 among all husband-wife families, labor force participation by the wife lowered the proportion of these families who were poor from 14.8 percent to 3.8 percent.[44] Wives who worked at all contributed one-fourth of total family income and those who worked full time, all year, earned one-third of the total family income.

These figures overstate the case, unfortunately. For one thing, taxes reduce the benefits that two-earner families receive from the wife's job. The current income tax structure effectively applies the highest marginal tax rate paid by the primary earner to the first dollar made by the secondary earner. Because virtually all men between the ages of 25 and 55 work, the wife is usually the second earner in the family, even if her wages are essential to its survival. So if the husband in a family makes $10,000 a year and the wife decides to take a job, the first dollar of her earnings is taxed as if she already made $10,000 since the family pays taxes as a unit. As a result, a one-earner family with earnings of $25,000 a year pays the same income tax, all else being equal, as a two-earner family with the same income, and the two-earner couple pays substantially more than they would pay if they were not married. In addition, since many families receive insurance benefits from the husband's job, the benefits offered through the wife's job are redundant.

The family of a woman who decides to take a job outside the home incurs costs

as a result of her employment and these must be deducted from her earnings before calculating the gains from her job. These costs might include transportation to work, the clothing or special equipment she needs, meals out at work, and any other purchases she would not make if she did not work.

In addition, the family loses the working woman's time in the home and all the goods and services she would provide to the family in that time if she did not work. An employed wife or mother has less time than a housewife to cook, clean, shop, do laundry, care for children, and wait for deliveries, repairmen, and the telephone installer. Therefore, each dollar in family income probably buys less for the family in which the woman works than for the family with a full-time homemaker because this dollar is used in combination with less of the working woman's time in the family. For example, a family with five dollars to spend on dinner will probably have a better meal if someone takes the time to shop carefully for bargains and high quality and spends several hours preparing the food than if the whole meal must be planned, cooked, and put on the table in half an hour. Employed women must purchase goods and services that they do not have time to produce or perform themselves. Given their time constraints, these women probably prepare less food at home, shop in fewer places less thoroughly, send more of the laundry out, and so on. As a result, the one-earner family with an income of $25,000 a year and the services of a full-time homemaker probably enjoys a higher standard of living than the two-earner family with the same income, because the one-earner family has an additional 40 hours per week of the housewife's time and the goods and services she produces with them.

All this whittles away at the effective contribution that the working woman makes to her family's income. University of Chicago economists Edward Lazear and Robert Michael estimate that once taxes, additional purchases for work, and the loss of the woman's time in the home are taken into account, the two-earner family needs about 30 percent more income than the one-earner family to have the same standard of living.[45] This estimate does not, however, take into account the nonmonetary costs and benefits of working outside the home.

By Jim Beavers—The Rand Corporation

Marital relations

For years, students of the family have been concerned about the effect of wives' employment on their families and especially on husband-wife relations. Some have argued that wives' labor force activity increases stress, impairs the husband's health, and reduces marital satisfaction, communication, and companionship. The late Harvard sociologist Talcott Parsons identified the traditional family—male breadwinner and female household manager—as the most "functional" family form for post-World War II America.[46] But family sociologists have also noted the disadvantages of this family type, including wives' isolation, frustration over their husbands' work commitment, and their own lack of control over their economic and social

situation.[47] Research support exists for both positions.

A study reported in 1976 concluded that husbands of working women were in poorer health and less satisfied with their marriages than husbands of full-time housewives, although working women appeared healthier and more satisfied than housewives.[48] These researchers suggested that, while employment contributes to the wife's sense of personal growth and fulfillment, it creates stress and illness for the husband because of the reduced personal attention and care he receives, the threat to his central position in the family, his increased child-care and home duties, and the demands on him to support his wife's work role. A replication of this study, however, concluded that the problem was not the fact of a wife's working but changes in her work status. Both partners in couples in which the wife had recently entered or left the labor force showed more symptoms of stress and marital discord than couples in which the wife was either stably employed or a full-time housewife.[49]

Working wives themselves are happier and more satisfied than full-time housewives, according to several studies, because their jobs provide a source of self-esteem, independence, status, and social contacts unavailable to the housewife. The typical working wife's double role as worker and housewife might be expected to cause stress and overwork which full-time housewives escape. But sociologist James Wright searched a number of national surveys for differences between employed wives and housewives in indicators of happiness and reported satisfaction with life and found no consistent differences. He concluded that both work and housekeeping roles have costs and benefits for women —and for their families.[50]

Because most married women have some choice in whether they hold a job or devote all their time to the home, those who prefer one activity to the other generally can act on their preferences if they are willing to pay the costs associated with that activity. Therefore, women who are satisfied and happy in the role of housewife should tend to remain at home whereas those who are dissatisfied should tend to enter the labor force. The dissatisfied working wives and housewives could well be those women who are forced by circumstances to work when they would rather stay home or remain at home when they would rather work.

If a wife's employment seems to make little difference in the stress level of either spouse, does it nevertheless reduce marital adjustment and companionship because working wives have less time for their husbands and marriages than full-time homemakers? One study found that for both men and women, two-worker marriages did not differ from single-worker marriages on this score.[51] However, women were more likely than men to say their marriage was more like two separate people than like a couple and that they felt inadequate in their parenting, misunderstood, and irritated by their spouse's behavior. But working wives reported these feelings of marital dissatisfaction as often as housewives which suggests that marriage produces more conflict and dissatisfaction for women in general than for men and that wives' employment is not by itself a cause of—or solution to—their difficulties.

Does a wife's success in her job introduce competition between the spouses that increases marital dissatisfaction? The traditional family with one breadwinner is immune to this problem, according to Talcott Parsons, because its status derives from one identifiable and definitive source—the husband's job.[52] The husband and wife specialize in separate spheres; they do not compete and their individual success cannot be readily compared. With two earners in one family, however, husband and wife may compete on the same terms, jealousy may arise, and the social standing of the family in the community is not so

Photo by Jennifer Haub

Whether or not a wife works seem to make little difference in marital relations.

readily determined.

If the wife surpasses her husband in the traditionally male sphere of worker, special marital strains might result. John Richardson, sociologist at Western Washington University, divided working women and husbands of working women by the relative occupational prestige of the wife and husband.[53] He then tested for differences in self reports of marital happiness among men and women when the wife's occupational prestige exceeded her husband's. He found none. The same level of marital happiness was reported by husbands of high prestige wives and the wives themselves and by couples in which the spouses had equal prestige or in which the wife's prestige was lower than her husband's. This study suggests that a wife's work success—at least as measured by job prestige—does not decrease marital happiness.

But commonly-used measures of occupational prestige may give misleading results. Many of the jobs that women traditionally do—teaching, librarian—rank relatively high in prestige, and segregation of women in these "female" jobs might serve the same function as segregation of men and women into the separate spheres of home and work. Husbands (and wives) may not be threatened by the wife's success in a traditionally female job.

Perhaps the most interesting question about the effects of wives' employment on family relations is: Do a wife's working and, specifically, the money she earns give her more influence, or "marital power," than full-time homemakers enjoy when it comes to decisions affecting the family? Several studies of the 1960s cited by Hofferth and Moore indicate that the answer is yes. But these studies have been criticized for not taking into account things like the couple's socioeconomic position and race and especially the wife's marital power before she took a job. Thus, as Hofferth and Moore remark, "We have no evidence that in households in which the wife begins working, she also begins taking a greater role in family decision making. It is possible that wives who are more dominant in decision making for other reasons may also tend to work outside the home."[54] They also suggest that this issue is becoming obsolete in any case as traditional roles of husbands and wives are becoming more and more blurred and influence in decision-making within marriage is increasing for all women.

Who Works and How Much?

In March 1980, 44.6 million American women—51.6 percent of all those 16 and over—held a paid job or were looking for one, up from 18.4 million and 34 percent of adult women in 1950 (Figure 1, page 2, and Table 1, page 4). But

Table 6. U.S. Women's Labor Force Participation, by Marital Status and Presence and Age of Children: March 1980

(Percent in labor force)

Marital status	Total	With no children under 18	With children under age 18			
			Total	Age 6 to 17 only	Under age 6	
					Total	Under age 3
Total	51.1	48.0	56.6	64.4	46.6	41.7
Never married	61.2	61.8	51.5	67.3	43.4	41.1
Married, husband present	50.2	46.1	54.2	61.8	45.0	41.1
Married, husband absent	59.4	58.7	59.9	66.4	51.8	42.0
Widowed	22.5	19.9	58.8	61.1	45.6	[a]
Divorced	74.5	71.4	78.1	82.3	68.0	56.5

Source: U.S. Department of Labor, Bureau of Labor Statistics, personal communication, April 1981.

[a] Rate not shown because base is less than 75,000 women.

Note: All figures refer to women aged 16 and over.

not every adult woman is equally likely to participate in the labor force. Certain characteristics of women, their families, and their economic situations affect the amount of their labor they are willing to sell to the market.

If someone wanted to make a guess about whether an individual woman is currently in the labor force, the most useful single piece of information is her age. Table 2 (page 7), which shows employment rates by age for white women from 1890 to 1980, reveals the recent large increases in employment among women under 35 and smaller increases among older women. One important reason for the relatively low work rates of older women is their relatively low rate of employment when they were younger; these women belong to generations in which very few women worked when they had young children. As a result, they have less work experience, fewer job skills—and fewer jobs—than young married mothers in the 1980s. The young women who are compiling work experience and job skills now will probably continue to work when they reach middle age, thus raising employment rates in those ages.

Two other pieces of information which would help someone make a guess about whether a particular woman currently works are her marital status and the ages of her children. These two facts provide the most information when used together: compared with the average adult woman, mothers of children young enough still to be at home are less likely to work if they are married, more likely if they are divorced (or separated or widowed). In 1980, 78 percent of divorced mothers with children under 18 worked or were seeking work, compared with 54 percent of married mothers with children under 18 (Table 6).

Although preschool children—especially those under three—decrease the chances that their mother works, mothers of young children have entered the labor force in record numbers in the last ten to 15 years. To be more accurate, working women do not leave their jobs as readily when they have a baby as women did in the 1950s and 1960s. Currently, 41 percent of married mothers of children under three participate in the labor force, while 57 percent of divorced mothers of children under three have or want jobs (Table 6). This is up from 20 percent for married mothers and 39 percent for divorced, widowed, and separated mothers of children under three in 1965.[55]

Race, education, and her husband's income are additional influences on whether a woman works. Being black, highly educated, and married to a man with a relatively low income all raise the chances that a women participates in the labor force. But these relationships are more complicated than they seem. Racial differences depend on marital status: black wives participate much more frequently than white wives; most other black women participate less than other white women.[56] In the past, highly educated women supplied more labor to the market than other women only when they didn't have young children; preschool-aged children decreased their mother's labor force participation more if she was highly educated than if she had less schooling. Recent evidence suggests that this pattern has changed.[57] And wives with husbands with extremely low incomes are less likely to have paid jobs than wives whose husbands have moderately low or middling incomes.[58]

When and how much women work or seek to work depends on how much choice they have in allocating their time to the market, and the amount of choice they have depends on attitudes, availability of jobs, need for the money, and their other responsibilities. Public attitudes support—or even require—employment of women when they are single, when they are married before they have children, and perhaps if they become divorced or widowed while still of working age. In 1970 most women were still opposed to the idea of a mother of a preschool child going out to work.[59] Thus, married women with children who are school-aged or older probably have the most choice in deciding whether or not to work. Women also have more choice about working when jobs are widely available and their husbands earn decent wages since they are then not kept from working by inability to find a job or forced into the labor market by economic necessity. Finally, when other responsibilities are either very heavy—as when the family has young children—or very light—as for a single woman—women have less choice about their employment than when they have some moderate level of home responsibilities which gives them plenty to do if they choose not to work but not so much that they can't handle a job too.

Two decades ago, the predominant view of women's role in the labor force was that women were secondary workers with a marginal attachment to the world of work. One chief proponent of this view, Columbia University economist Jacob Mincer, argued that women moved in and out of the labor force frequently; if half of all women worked at any point then this implied that the average woman spent half of her adult life in the labor force, half out.[60] Recent research casts doubt on this picture of women workers, suggesting that, in fact, women can be divided into workers and nonworkers with the former always in the labor force and the latter always out.[61]

Just how and why some women specialize in work in the marketplace and some specialize in work in the home is not quite clear. One factor that keeps the workers in and the nonworkers out of the labor force is a kind of inertia—the "cost" of changing from one category to another. To enter the labor force, nonworking women must decide to give up time they spend at home or in other unpaid activities, find or actively search for a job, perhaps polish up rusty job skills, make arrangements for children remaining at home, arrange transportation to work, and sometimes purchase special clothing or equipment. Workers who leave the labor force give up their earnings, their benefits, their seniority, their coworker friends and social life and, most important, their job. The longer people have worked, the more their life, social and economic, depends on their job and the harder it is for them to give it up. These costs keep women workers at their jobs and nonworkers

out of the labor force. Of course, some women do fit the old view, dropping into and out of the job market frequently. Some women enter after long absences, some quit or retire from their jobs to stay home. But most women seem to pick either work or full-time homemaking and stick with their choice.

Full-time or part-time

Given that they have made the decision to work at all, most women now work full time, and nearly half also work all year. In 1978, 68 percent of all women workers (compared with 88 percent of men workers) were spending at least 35 hours per week at their jobs and 44 percent were working full time, the year round.[62] Almost all women (and men) who work part time do so through their own choice. Teenagers and persons 65 and over make up a sizeable proportion of part-time workers of both sexes. In 1977, among prime-age workers (those 25-54 years old), 19 percent of women and 2 percent of men worked part time. Of full-time workers, about two-thirds of the women and just over three-quarters of the men worked all year.[63] In Census Bureau surveys women most often cite home responsibilities as the reason that they worked part of the year; men most often say it's because they can't find enough work. But the more weeks that a woman spends in the labor force in a year, the less likely she is to cite home and family duties and the more likely to cite unemployment as the reason for her part-year work.

The picture that emerges of who works and how much shows a female labor force increasingly made up of women who began working, perhaps part time, when they were relatively young. These women continue to work after they marry and a sizeable minority remain in the labor force even when their children are young. It is easy to predict that these young women who have worked almost all of their adult lives will continue these high rates of employment when they reach middle age, raising employment rates in those ages.

Unemployed and "discouraged" women workers

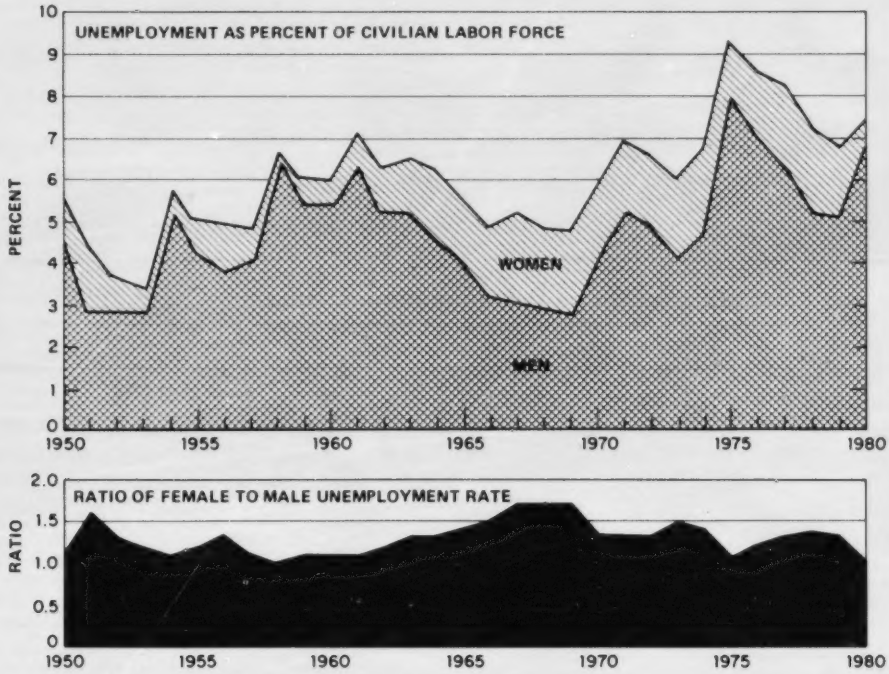
Historically, women have faced substantially higher rates of unemployment than men. The difference between men's and women's unemployment depends on the business cycle, being largest when the economy is strongest and smallest during times of economic turndown (see Figure 3). In fact, in the second quarter of 1980, which was a recessionary period, unemployment rates for white men and women were equal and, among blacks, women's unemployment rates actually fell below those for men. In the third quarter of 1980, the joblessness rate for all women age 20 and over was 6.4 percent compared to 6.6 percent for men age 20 and over.[64]

Women workers suffer less joblessness relative to men when the economy is sluggish because they tend to be concentrated in clerical and service occupations—those least affected by hard times—whereas more men work in construction and heavy industry, like steel and auto manufacturing, which are the first to feel any slowdown in the economy. But industries that employ mostly men also improve much faster during economic booms than industries that employ large numbers of women.[65]

Women who have taken jobs in male-dominated occupations are likely to lose them sooner than men during economic turndowns because of their relative lack of experience and union rules that dictate "Last hired, first fired." But recent federal affirmative action measures that require women to be hired in certain ratios may be changing this seniority rule for women at middle management levels. An executive of a large West Coast manufacturer, quoted in a November 1980 *Wall Street Journal* article, declared:

Figure 3. Unemployment Rates by Sex: 1950-1980

(Annual averages)



Sources: 1950-1974: U.S. Department of Labor, *U.S. Working Women: A Chartbook* (Washington, D.C.: Government Printing Office, 1975) Figure 14; 1975-1979: *Employment and Training Report of the President, 1980* (Washington, D.C.: U.S. Government Printing Office, 1980) Table A-19, p. 249; 1980: U.S. Department of Labor, *Employment and Earnings*, Vol. 28, No. 2 (February 1981) Table A-2, p. 20.

"If a recession hits my company and we have to lay off salaried personnel, I think three times before I lay off any woman engineer or manager. They're just too hard to come by—and we need them to meet federal regulations. If we have to make cuts in management, men will be the first to go."[66]

Unemployment for women has a slightly different character than unemployment for men. Although both men and women seeking work are usually doing so because they lost or quit their previous job, more out-of-work women than men are entering the labor force for the first time or reentering after a period at home. Because of this, policymakers seem to take the unemployment of married women less seriously than that of married men, assuming that married women can count on their husbands for support and their unemployment doesn't threaten the family economically. But many working wives are married to men with low incomes, and families often come to depend on the wife's wages even when the husband makes a decent salary. Unemployment probably matters a good deal even to the married woman who wants a job but can't find one, and, of course, for the woman supporting a family without a husband it can be a disaster.

Women are also more likely than men to give up looking for jobs in economic turndowns and these "discouraged" workers are not registered in unemployment statistics. As Isabel Sawhill notes: "When job opportunities are plentiful, women flow into the work force. When job opportunities are scarce, women tend to stop coming into the labor force. They would like to work but are discouraged by job prospects. These women don't show up in the unemployment rate."[67] In the last quarter of 1980, for example, women accounted for 60 percent of the 1.1 million "discouraged workers" registered in Department of Labor surveys.[68]

Occupational Segregation

One of the most pervasive and enduring facts of life for women workers is their concentration in occupations in which most of their coworkers are women. Press stories may trumpet women's success in penetrating some formerly all-male strongholds—women made up 13 percent of all physicians by 1980, up from 7 percent in 1960, for example, and 13 percent of lawyers and judges are now women compared to 4 percent 20 years ago.[69] But these are the minority.

In actual fact, occupational segregation by sex is as widespread now as it was at the turn of the century. In 1980, as in 1900, the majority of employed women were in occupations which have come to be denoted "female" by virtue of the disproportionate numbers of women in them. The separation of males and females in the labor force has been remarkably stable during this century, and has even increased. At the turn of the century, 60 percent of all women workers were in occupations in which at least half of their coworkers were women (see Table 7). This concentration has increased since then so that, by 1980, three-quarters of all working women were in occupations with a female majority. Half of all women workers are in occupations where men make up 20 percent or less of their coworkers.

Table 8 shows that many of the same occupations that were heavily female in 1900 have remained so through 1980. Some of them—nurse, stenographer, typist, secretary, telephone operator, bookkeeper—have become increasingly dominated by women.

One detailed analysis of changes in the occupational segregation of employed women during the post-World War II period reports a slight increase in segregation from 1950 to 1960 and a slight decrease from 1960 to 1970. The increase of the 1950s was due to rapid growth in predominantly female clerical

Table 7. Segregation of Working Women into Female-Dominated Occupations: 1900-1980

Percentage of occupation female	Cumulative percent of employed women in these occupations				
	1900	1920	1940	1960	1980
90 or more	38	31	34	28	32
80 or more	42	42	40	42	49
70 or more	54	43	49	50	62
60 or more	56	49	61	56	65
50 or more	60	60	65	73	76

Source: 1900-1960: Valerie Kincade Oppenheimer, *The Female Labor Force in the United States*, Population Monograph No. 5 (Berkeley, Cal.: University of California, 1970) Table 3.2, p. 71; 1980: U.S. Department of Labor, personal communication.

Table 8. Most Segregated "Female" Occupations: 1900, 1950, 1980

1900			1950			1980		
Occupation	Percent of female labor force in occupation	Females as a percent of total in occupation	Occupation	Percent of female labor force in occupation	Females as a percent of total in occupation	Occupation	Percent of female labor force in occupation	Females as a percent of total in occupation
Dressmakers and seamstresses	7.8	100	Nurses	2.9	98	Secretaries	9.3	99.1
Milliners	1.4	100	Dressmarkers and seamstresses	0.9	97	Dental assistants	0.3	98.6
Private household workers	28.7	97	Telephone operators	2.2	96	Pre-kindergarten teachers	0.6	98.4
Nurses	0.2	94	Attendants, physicians' and dentists' offices	0.2	95	Private household workers	2.5	97.5
Attendants, hospitals and other institutions, midwives and practical nurses	1.8	89	Private household workers	8.9	95	Practical nurses	0.9	97.3
Operatives, paperboard containers and boxes	0.3	84	Stenographers, typists, and secretaries	9.5	94	Dressmakers	0.3	97.2
Charwomen and cleaners	0.5	84	Milliners	0.1	90	Lodging quarters cleaners	0.4	97.0
Boarding and lodging housekeepers	1.1	83	Librarians	0.3	89	Typists	2.4	96.9
Attendants and assistants, library	0.0	80	Office machine operators	0.8	82	Telephone operators	0.7	96.9
Telephone operators	0.3	80	Sales workers, demonstrators	0.1	82	Demonstrators	0.2	96.7
Operatives, knitting mills	0.6	78	Operatives, mfg., apparel and accessories	4.0	81	Registered nurses	3.0	96.5
Housekeepers and stewards, except private household	0.5	78	Bookkeepers and cashiers	4.7	78	Receptionists	1.5	96.3
Teachers	6.1	75	Counter and fountain workers and waitresses	4.0	78	Child care workers	1.0	96.1
Librarians	0.0	72	Housekeepers and stewards, except private household	0.5	78	Keypunch operators	0.6	95.9
Stenographers, typists, and secretaries	1.8	72	Teachers	5.2	75	Sewers and stitchers	1.8	95.7
Operatives, misc. fabricated textile products	0.3	71	Attendants and assistants, library	0.1	74	Teacher's aides	0.9	93.7
Operatives, apparel and accessories mfg.	3.0	70	Spinners, textile	0.4	74	Bank tellers	1.2	92.7
			Operatives, knitting	0.7	72	Bookkeepers	4.2	90.5
Total	54.4		Operatives, misc. fabricated textile products	0.2	72	Billing clerks	0.4	90.2
			Boarding and lodging housekeepers	0.1	72	Bookkeeping & Billing machine operators	0.1	90.0
			Dancers and dancing teachers	0.1	71	Total	32.2	
			Religious workers	0.2	70			
			Operatives, tobacco mfg.	0.3	70			
			Total	46.4				

Sources: 1900 and 1950: Valerie Kincade Oppenheimer, *The Female Labor Force in the United States*, Population Monograph No. 5 (Berkeley, Cal.: University of California, 1970) Table 3.5, pp. 78-79; 1980: U.S. Department of Labor, personal communication.

and service occupations; the slight decrease during the 1960s resulted from entry of men and women into occupations dominated by the other sex. During the entire period, however, the number of men moving into traditionally female occupations was larger than the number of women moving into traditionally male occupations. In any case, segregation persists: University of Illinois labor economists Francine Blau and Wallace Hendricks concluded that the shifts that occurred were much smaller than would have occurred if all new employees had been assigned to occupations without regard to sex.[70]

The concentration of women workers in a relatively small number of occupations has both advantages and disadvantages. The greatest disadvantage is probably low wages, followed by lack of opportunities for advancement and the relatively low status accorded mostly female occupations. The most significant advantage of "female" occupations is that they tend to be easy to combine with women's traditional role in the home. They usually do not demand overtime, travel, or residential mobility; they are free of the noxious working conditions of some "male" jobs—noise, danger, and heavy physical labor, for example; and since wages in these occupations often don't increase much with experience, workers in them do not lose much by staying home when their children are young.

Why the segregation?

Researchers disagree on why women remain segregated into a limited number of occupations. One explanation asserts that women consciously trade off higher wages and greater advancement chances and job status for the flexibility and reduced demands that female occupations usually offer. Thus, women who plan to spend much of their time on family concerns choose occupations that will allow them to do so—if they work at all—while women who plan for a lifetime of employment choose more demanding—and more rewarding—jobs.[71] In other words, women end up concentrated in "women's" jobs because they choose to be. Unfortunately for this line of reasoning, women who display a lifetime commitment to work are not in occupations that are substantially less segregated than those of women with intermittent work patterns, nor do they earn substantially higher wages.[72]

Evidence that choice does play a role in the creation of "women's" occupations, however, comes from one study that asked young women what kind of work they wanted to be doing at age 35. The overwhelming majority aspired to traditionally female jobs; even among college graduates, three-quarters wanted to work in occupations usually stereotyped as female. Economist Nancy Barrett suggests that one reason for this is that women seem to underestimate substantially the chances that they will work later in their lives. They may therefore be basing career choices on inadequate and erroneous information, and choosing poorly as a result.[73]

On the other hand, women may aspire to traditionally female occupations because they believe these are the only ones open to them. One alternative explanation of the segregation of women workers focuses on discrimination by employers. Employers may prefer men to women workers for some jobs because they think that men do the job better or because they believe that their customers or other employees would object if they hired a person of one sex for a job usually held by the other, or simply because of employees' discriminatory attitudes. Whatever the cause, the result is crowding of women into a relatively small number of occupations and this in turn depresses wages in those occupations.[74]

Two other explanations for occupational segregation also attribute the pattern primarily to employers' hiring and promotion choices. According to the "internal labor market" approach, em-

ployers assign men and women to different jobs within companies, while the "dual labor market" approach holds that males and females are restricted to different types of jobs not only within companies but also throughout the labor market.

In the internal labor market explanation, company jobs are divided into entry-level jobs filled with new workers from outside the organization and jobs filled from within by those already employed by the firm, usually through promotion or upgrading. Primarily because of employers' preferences, men and women tend to be hired for very different entry-level positions, with very different chances for promotion. Everyone has heard stories about women college graduates being hired as secretaries while their male classmates became management trainees. As a result, men and women face very different career opportunities within the organization. The result is occupational segregation and the male-female difference in pay that goes with it.

The dual labor market approach sees the labor market as divided into two distinct sectors. The primary sector comprises jobs in manufacturing, public utilities, government, and the like that offer stable employment, high wages, good fringe benefits, and opportunities for advancement. The secondary sector comprises intermittent, low-paid, dead-end jobs in, for example, small garment manufacturing firms, fast-food restaurants, and domestic and agricultural day labor. Employers may believe women are less committed to work than men, more likely to quit, have less supervisory ability, and more often miss work because of family responsibilities. If so, then employers are less likely to hire women than men for jobs in the primary sector. Although, in this view, employers would probably prefer to hire men for jobs in the secondary sector, too, they often find that only women are available. Concentration of women in the less desirable jobs results.

None of these explanations which blame employers for women's segregation in the work force supplies the whole answer, however. Employers' aversion to hiring women for certain jobs would have to be very strong indeed to account for the extreme segregation that exists.[75] Such explanations ignore the expressed preference of a large proportion of women workers for traditionally female jobs. Whether based on misinformation about the number of years the average woman will spend in the labor force or on women's belief that these are the only jobs open to them, this preference affects the kinds of jobs for which women apply, the kind of training they get, and ultimately, the occupations in which they are found. Nevertheless, one study of women with a high commitment to work found that their occupations still differed considerably from what one would expect if women's occupations were determined by the same process as men's are.[76] These women's actual jobs fell short of the occupations that might have been expected for men of the same age, experience, and education, a gap which the researchers viewed as evidence of substantial employer discrimination in job assignment for women workers.

The Earnings Gap

Women who work full time all year average about 60 cents for every dollar earned by men who work the same amount. This ratio has been virtually constant since at least 1960, as seen in Table 9. In 1955, women working full time, the year round, earned a median of $7,369 (in 1979 dollars), 64 percent of the median of $11,523 for men. In 1960, the median for full-time, year-round women workers was 61 percent of the figure for men. And in 1979, the figure was 60 percent, with median annual earnings for full-time working women up to $10,168—38 percent over the 1955 level—while the median

Table 9. Median Earnings of Full-Time, Year-Round Workers, by Sex: 1955-1979

Year	Median earnings				Women's earnings as percent of men's
	Current dollars		1979 dollars		
	Women	Men	Women	Men	
1955	$ 2,719	$ 4,252	$ 7,369	$11,523	64
1960	3,293	5,417	8,071	13,277	61
1965	3,823	6,375	8,789	14,655	60
1970	5,323	8,966	9,950	16,759	59
1975	7,504	12,758	10,127	17,217	59
1979	10,168	17,062	10,168	17,062	60

Sources: 1955-1975: Cynthia Lloyd and Beth T. Niemi, *The Economics of Sex Differentials* (New York: Columbia University Press, 1979) Table 4.1, p. 152; 1979: U.S. Bureau of Census, "Money Income of Families and Persons in the United States: 1979," *Current Population Reports*, Series P-60 (Washington, D.C.: U.S. Government Printing Office, forthcoming 1981).

of $17,062 for men was up 48 percent from 1955. Since both the men and the women worked full time all year, this difference cannot be due to more part-time work by these women or to their working for fewer months than men.

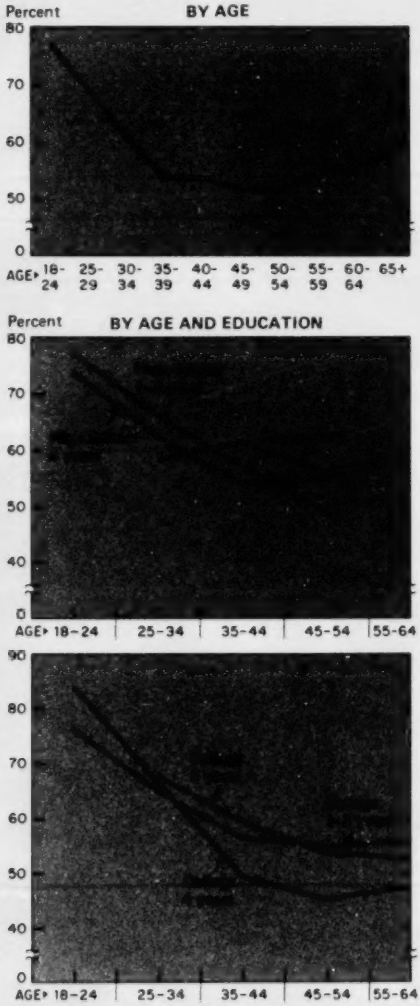
The earnings differential between the sexes changes with the characteristics of the workers being considered, but the picture is almost always the same: women earn less than men with comparable qualifications. In 1978, in occupations classified as professional and technical, women made 64 cents for every dollar made by men—a little better than average. Female college and university teachers made 72 percent of the earnings of men in those jobs. (The Census Bureau's monthly Current Population Survey, on which these figures are based, so far includes too few women physicians and lawyers in its national sample drawn from some 55,000 households to calculate an average salary for them.) The earnings gap is smallest for the youngest workers and rises with age. Teenage females make about 93 cents for each dollar made by males the same age, but by age 35 and over, women average just over half a dollar for every dollar earned by men the same age, as seen in the top panel of Figure 4 which shows the relationship of women's to men's average (mean) earnings for full-time, year-round work in 1978—the most recent year for which detailed information on earnings is available. The bottom two panels of the figure show that education makes little difference in the picture, and in fact, women's earnings as a percentage of men's are lowest among college graduates over age 35.

Job segregation is a basic cause of women's low average pay. One study concludes that up to 30 percent of the male-female wage gap results from the distribution of men and women into different occupations. Among married, white college graduates, segregation of men's and women's jobs accounted for almost 70 percent of the earnings gap.[77] The rest of the male-female wage gap resulted from sex differences in earnings *within* occupations.

Women workers are rewarded in higher earnings less than men for their education and work experience. In 1979, women college graduates, including those with advanced degrees, made about $7,200 more than women with an elementary school education for a year of full-time work ($14,735 versus $7,522). The comparable difference for men was nearly $14,000 ($26,816 versus $12,974). The 1979 mean of

Figure 4. The Male-Female Earnings Gap, by Age and Education: 1978

(Women's mean earnings as a percentage of men's)



Source: U.S. Bureau of the Census, "Money Income of Families and Persons in the United States: 1978," *Current Population Reports*, Series P-60, No. 123 (Washington, D.C.: U.S. Government Printing Office, 1980) Table 51, pp. 222-229.

$14,735 for women college graduates and those with advanced degrees working full time, all year, was less than the average of $14,806 for full-time male workers who were high school dropouts.[78]

Moreover, as employed women get older, their earnings do not rise as rapidly as men's do. In fact, one study concluded that, among whites, failure of women to rise as fast as men with the same amount of education in the same occupation is the major cause of the female earnings deficit. Women's traditional pattern of temporarily or permanently withdrawing from the labor force when their children are young probably contributes to their lower wages. They fail to build up seniority and accumulate the raises and promotions that go with it. But one study which compared wives with women who had never married found that the continuous work experience of single women did not result in substantially higher wages: the two groups experienced the same modest growth of earnings with age. After taking account of differences in education, age, hours worked, and other factors, married women earned about 56 percent of the average earnings of men, while never-married women averaged only 57 percent of men's earnings.[79]

The earnings returns for working full time do not seem to be as large for women as for men. Female part-time workers earn more than males who work the same amount of time, but male full-time workers earn much more than women who work full time. Because women tend not to earn much more if they are highly educated, have a long work history, or work full time all year, the highest paid women workers do not make a good deal more than the lowest paid female earners. In 1978, the poorest paid 10 percent of women workers made $11,414 less than the highest paid 10 percent ($5,318 versus $16,732). For men this difference was $26,285 ($7,179 versus $33,464).[80]

The impact of women's relatively low wages depends on whether they are married and whether they have dependent children. Married women—who share in the earnings of their husbands—might be discouraged from working at all by the modest amount of money they can earn on average. In this case, the family loses the woman's earnings but gains her services in the home full time. Married women who work usually supply less of the family income than do their husbands as a consequence of the lower average wage for women. But for women with no husbands—especially those with dependent children—the relatively low wages available to them often mean poverty. Sawhill calculates that, in 1970, 31 percent of all occupations paid poverty-level wages to a white female high school graduate who worked all year and 54 percent of all occupations filled predominantly by females paid wages this low.[81]

Thus, families headed by women—and the children in them—are much more likely to be in poverty than families headed by a couple or a single man. In 1978, 31 percent of female-headed families had incomes below the poverty level and 50 percent of the children in female-headed families were poor. (The poverty rate for other types of families was only 5.3 percent.) Having one rather than two earners causes some of the poverty in female-headed families, but in 1978 the average family headed by a single male—which also has only one earner—had an income almost twice as high as the average family headed by a single female.[82]

Reasons for the wage gap

The explanations suggested for women's low earnings include discrimination, women's choice of jobs that pay relatively poorly but offer other benefits, and the possibility that women produce less, on average, on their jobs than men do. No one of these explanations can by itself account for all of the differences between male and female earnings.

Discrimination against women workers can take any of several forms. Employers may pay a particular woman less than a comparable man because of real or perceived differences in the value of the sexes for the job. This is often referred to as "statistical" discrimination because the employer is using the characteristics of all women to make guesses about the job performance of this woman; the woman's wage has little to do with her own qualifications. Discrimination can also result from prejudice against women workers by employers or their employees, clients, or customers. If any of these are willing to pay for the privilege of avoiding contact with women in certain jobs then men make higher wages in these jobs as a result. So if many people prefer male to female physicians (or airline pilots, television repairers, and so on) and will pay a premium to be treated by a doctor who is a man, then comparable women and men physicians will earn different amounts for the same work.

Researchers can decide what constitutes discrimination more readily than they can measure it and its effects on women's earnings. Some researchers blame women's low earnings entirely on discrimination, some believe no discrimination exists.

A second explanation for women's low earnings is that women's choices in education, occupation, and participation lead to lower pay than men receive. Although women complete about as many years of schooling as men, they are less likely to finish college (or drop out of high school) and less likely to complete graduate or professional training. In addition, women tend to major in different fields in college than men do, concentrating on education, fine and applied arts, and the technical health fields and avoiding fields that lead to high-paying jobs, such as engineering, the physical sciences (such as chemistry and physics), and business and management.[83] On the job also, women obtain different amounts and kinds of training than men

By Jim Beavers—The Rand Corporation

do. And women enter different kinds of occupations than men and work fewer years, on average, and fewer hours per week. All these differences increase the gap between men's and women's wages. But one cannot determine whether women choose these options freely or face choices greatly limited by tradition, prejudice, and discrimination.

A third argument is that women are paid less than men with the same characteristics on the same job because on average they produce less. Since job production is difficult to measure and to compare across occupations, tests of this explanation must be based on presumed differences between men and women in commitment to the job, in willingness to work overtime or move to another location, and in ability—mechanical or supervisory, for example. But tests of the reasoning that lower productivity of women causes the male-female wage gap indicate that—to the extent that one can measure productivity—equally productive men and women make unequal wages.[84] In spite of this finding, the average male worker may produce more than the average female worker, if only because he has access to more and better machines and tools. Women's occupations usually supply workers with less equipment than men's occupations.[85]

But some experts see signs of improvement. Elizabeth Waldman, senior economist at the Labor Department's Bureau of Statistics, hopes that the changes of recent years may raise women's wages relative to men's. One of these changes is that more young women in their twenties—the prime childbearing ages—are working when their children are young rather than dropping out of the work force. This continuous work experience may lead to more seniority, promotions, and higher pay for these women. In addition, more women are entering professional and technical occupations which often pay very well. Although most women in highly skilled occupations are in the ones that pay the least, such as teaching and nursing, Waldman notes that the proportion of women in these occupations is beginning to decline as more women go into the more highly paid professional fields such as law and medicine.[86]

Public Policy and Women's Work

Federal income tax

The progressive federal income tax, first introduced in 1913, was designed on the principle of the "ability to pay." The drafters of this tax system assumed that ability to pay depends on level of income and the number of people that that income must support. They also assumed implicitly that each family unit contains only one earner and that the burden of dependency is greatest in husband-wife families and lowest among single individuals. As a result, tax rates rise progressively with income but differ substantially by marital status. At any given level of income, married couples pay the smallest percentage of income in taxes,

single heads of household a somewhat higher percentage, and single persons with no dependents the highest percentage.

A 1971 attempt to amend the income tax rates to reduce the burden on single taxpayers had the unintended consequence of instituting a "marriage penalty." Although a married couple with one earner pays less in taxes than they would pay if unmarried, a married couple with two earners pays more. The marriage tax is larger the higher the incomes of the two earners and the smaller the difference between them. Since few women make high salaries approximately equal to their husbands', few couples pay a marriage penalty and the average amount of the penalty is small. Economist Nancy Gordon calculates that, in 1976, 8.5 million couples (23 percent of all tax-paying couples and 46 percent of all two-earner, tax-paying couples) paid an average marriage penalty of $321.[87] For the rare couple with two high incomes, the marriage penalty can exceed several thousand dollars.

The marriage penalty exists because the tax system treats two-earner and one-earner married couples with the same income identically. But the actual situation of the two couples differs considerably. First, the two-earner couple has expenses related to the wife's employment that are not borne by the one-earner couple. These might include transportation to work, clothing, cleaning, meals out, and child care. Perhaps more important, the two-earner family loses the wife's time in the home and the goods and services that she would have provided. Essentially, the home production of the housewife remains untaxed, but not the job market production of the working wife. As a result, the two-earner couple pays a higher proportion of its income than the one-earner couple, counting both earnings in the market and production in the home as income. This feature of the income tax structure discourages the labor force participation of married women.

The income tax system also discourages wives' market work by taxing the wife's earnings at the highest marginal rate paid by the husband. One researcher has argued that the negative relationship between husband's income and wife's employment results solely from the increase in the effective tax rate on the wife's earnings with rises in the husband's income. Because the vast majority of married men below retirement age work, policymakers—and couples themselves—tend to think of any money the wife earns as an addition to the husband's wages. If the husband's earnings are taken as given, the wife pays a higher proportion of her wages in taxes than the husband does because the first dollar she earns is taxed at the same rate as the last dollar he earns. So a couple pays the same taxes on the wife's first $1,000 in earnings as they would on an additional $1,000 earned by the husband. Several recent studies have demonstrated that the progressive income tax discourages wives from working. For many couples, this feature, in combination with the loss of the working wife's time in the home, exerts pressure toward the traditional marriage pattern.[88]

Social security

Like the income tax system, social security—first introduced in 1935—rests on the assumption that a man's wife and children depend on him for support. Although originally introduced as old-age insurance for wage and salary workers in commerce and industry, social security was later expanded to provide benefits to dependents and survivors of insured workers. This had two effects. It granted benefits to people who had never contributed to the program and it redistributed income toward families with dependent wives. Under social security, single earners and two-earner families subsidize families with dependent spouses.

The automatic availability of de-

pendent benefits to wives of fully insured male workers creates two types of inequities. First, working women married to working men pay more in social security taxes for the benefits they receive than do any other workers, because married women are guaranteed 50 percent of their husband's retirement benefits regardless of their own contributions. The payroll tax they pay on their own earnings increases their own retirement benefits only marginally, at best. In fact, in many cases, two-earner families pay more social security tax and receive lower retirement benefits than one-earner families with comparable incomes. As in the case of the progressive income tax, the dependency assumption built into the social security system reduces the real wages of married women relative to single women and men and discourages their labor force participation. A second inequity results from the assignment of social security credit only to the worker and not to the dependent spouse; housewives become eligible for benefits only as dependents, not in their own right. So a woman who marries an insured worker just before he retires receives the same benefits as a wife of many years and a homemaker divorced after less than ten years of marriage receives no benefits.[89]

Equal employment opportunity and affirmative action

Beginning with the Equal Pay Act of 1963, a number of federal laws and regulations have attempted to legislate equal treatment of women and men in the labor force. These attempts have met with some—albeit limited—success. The Equal Pay Act prohibits different pay rates to men and women in the same establishment who do essentially equivalent work requiring the same level of skill, effort, and responsibility. Differentials which arise from seniority, merit, or production-based considerations, or from factors other than sex are, however, allowed. Men and women need not be doing exactly the same work to get the same wage, only work which is essentially similar. The Equal Pay Act did not require employment of women in any proportion, only equal pay for the sexes when they do the same work. Thus, a firm with an all-male work force automatically complies with the law. And firms employing both men and women automatically comply if all the men do one kind of work and all the women another.

Title VII of the 1964 Civil Rights Acts closed a major loophole of the Equal Pay Act by requiring equal treatment of men and women in hiring, promotion, firing, and compensation (including fringe benefits). This broad coverage makes breaking this law more expensive for employers, but only if the government enforces it vigorously and fines employers who continue to discriminate against their women employees.

Affirmative action—Executive Order 11246, issued in 1965 and amended in 1968—went beyond the earlier legislation by requiring employers not just to stop discriminating but to take positive steps toward equal treatment of female and male employees. Under affirmative

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action, employers must analyze their work force to determine if women and minorities are underemployed and set numerical goals and timetables by job classification and organization to correct deficiencies. Although affirmative action requires more aggressive action by employers than the Equal Pay Act or Title VII, its scope is narrower since it covers only employers who receive federal contracts or subcontracts—for example, colleges and universities doing research under government contract or companies that sell electricity or paper to the government—or those on federally assisted construction. About one-third of the total work force is covered by affirmative action.[90]

Since the effects of all these laws and regulations on women's employment depend on the willingness and ability of employers to obey them and of the government to impose significant penalties on those who break these laws, one cannot tell before looking at the evidence what the outcome will be. In addition, the impact of these laws can change over time with changes in the vigor of government enforcement.

Studies of the impact of equal employment opportunity laws like Title VII and affirmative action on the employment and earnings of women and minorities generally focus on black men. These studies show that during the early 1970s equal employment opportunity legislation seems to have improved the employment and wage status of black men at the expense of women of both races.[91] University of Illinois economist Andrea Beller examined changes in women's earnings and occupational segregation from 1967 to 1974 due to Title VII and affirmative action. She found that the 1972 amendments which extended the number of workers covered by Title VII increased enforcement after this date and resulted in rising female earnings and narrowing of the male-female wage gap or, more accurately, prevented the gap from widening more than it actually did. From 1967 to 1974, both Title VII and affirmative action increased the chances that an employed woman was in an occupation in which most workers were men. The improvements in women's labor market position found by Beller are small, however. She estimates that Title VII and affirmative action together lowered the chances that men worked in a mostly male occupation and raised the chances that women did, but these changes still left the sexes highly segregated into different occupations.[92]

The Future

Company personnel directors, cosmetics and TV manufacturers and retailers, travel agents, day-care providers and primary school teachers—and women themselves—all wonder what the female labor force will be like in the next ten to 20 years, since its size and composition affect all of them. But experts don't agree on what we can expect, although most have similar ideas about the broad outlines of the future women's work force. For example, almost no one expects the proportion of women in the labor force to decline, although some researchers predict a reduction in growth rates from their recent high levels.

The Bureau of Labor Statistics (BLS) routinely issues projections of the U.S. labor force to inform policymakers and others who must plan for the future. Generally these projections assume continuation of current trends. In the recent past, BLS has consistently underestimated the growth rate of the female labor force because of its reliance on past patterns. In 1973, for example, BLS published a projected labor force participation rate for women in 1980 that was exceeded in 1974.[93] The latest BLS projections include a range of assumptions about change, but all rest on the assumption that the female labor force will continue to grow in the

next 15 years. All these projections show that women will account for more than two-thirds of the growth in the U.S. labor force between 1980 and 1995.[94]

In 1995, BLS expects from 58 percent (their low estimate) to 65 percent (their high projection) of all adult women to be in the labor force, up from 52 percent in 1980. In 1995, women would make up 47 percent of the labor force under all assumptions, compared to 43 percent in 1980. Much of the growth in the number of American workers in this period will come from married women, especially mothers of preschool children. So, for the next decade and a half at least, BLS is predicting more of the same changes in women's employment patterns that have been occurring in the past three decades, and especially during the 1970s.

Some experts disagree. University of Pennsylvania economist Richard Easterlin believes that young women will not keep up their high employment growth rates and may even begin leaving their jobs for home and family.[95] He thinks that, because of their relatively small numbers, the people born during the "baby bust" of the late 1960s and the 1970s will be able to choose from numerous job offers and command high wages when they finish school and enter the labor force. Because of their good job prospects, the young men of this generation will choose to marry at relatively young ages and young women will find them attractive potential spouses for the same reason. According to Easterlin, these young couples will begin their families at young ages and have more children than the generation before them—all because of the high wages that the young husbands will receive. As a result of early marriage and childbearing, the recent flood of young women into employment may slow or cease as women leave the labor force to tend to their growing families. As happened during the 1950s when young mothers were producing the baby boom, employers would then face a shortage of young women workers and might resort to hiring older women—perhaps luring them out of the home with good wages or convenient schedules.

If Easterlin is right, the characteristics of the typical woman worker would change in the next 20 years, with fewer young women and relatively more older women employed. The number of women holding jobs need not decrease and would probably continue to increase, but the average age of women workers might go up. As a long-term consequence of the lower employment of young women, their later wages could fall—if they ever returned to their jobs—because they would not have acquired job experience and skills during their years at home.

Other sociologists and economists think that the United States is not headed for another baby boom, that families will stay small and women will continue to pour into the work force.[96] Rand Corporation economists William Butz and Michael Ward point out that when many families contain working wives, whether a family can afford children depends not only on how much the husband makes but also on whether they have to give up some or all of the wife's paycheck if they have a baby, and whether they are willing to do so. So American families may stay small *because* so many wives are working.

Although a number of experts have made projections—and predictions—about what the number and characteristics of American women workers will be in the coming decades, none have ventured to project what their occupations and wages will be. The past 20 years don't suggest rapid improvements in either of these areas. How much change there will be in the future depends on many factors, including the health of the economy, the vigor with which the government enforces equal employment opportunity laws and policies, and the actions of women themselves.

Working against change is the inertia

born of the large size of the female labor force. The larger the number of women working, the more who would have to change occupations or get significant increases in their wages to have an impact on the average situation of women workers, and the more difficult it is to reduce occupational segregation and close the wage gap between female and male workers. But the changes now under way—the shift of women into some jobs in male strongholds, especially in the professions, and the strong commitment many young women now show toward their jobs—hold out promise that women's position in the American work force will eventually improve. □

The shift of women into some jobs in male strongholds, especially in the professions, and the strong commitment many young women now show toward their jobs hold out promise that women's position in the American work force will eventually improve.

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